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State Representative Peter Lund, Committee Chair
Michigan House of Representatives Insurance Committee

RE: Opposition to House Bill 4612

Chairman Lund and Members of the House Insurance Committee:

Twenty years ago, my niece Kimberly sustained a traumatic brain injury when she fell asleep at the wheel and hit a tree. She was ejected through the moon roof and landed on her head. She was in a coma for more than three months. The doctors said she would be a "vegetable" and never be able to walk or talk again.

Kimberly defied all odds and came out of her coma. Through many months of rehabilitation and therapy, she slowly learned how to walk and talk. She has made an excellent recovery due to the benefits she had through her Michigan auto insurance policy.

If a lifetime cap of \$1 million were in place when Kimberly had her accident, there is no way she would have been able to have the excellent care and treatment that led to her recovery. There is no way that our family could have provided the financial support she would have needed, and still requires for her care.

An important thing to remember is what if your family member received a traumatic brain injury. I am certain you would want the best care for them.

We shouldn't always just look at dollars and cents, but what is the right thing to do. Having funds available to cover intensive care, rehabilitation, therapies, and the many other aspects of accident victims' recovery is the right thing to do and should continue.

I am happy to say that my niece has made a splendid recovery and is now able to work. If you seek to provide the proper care and help these individuals need to lead the most productive life possible, I know you will do the right thing.